

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
Greenbelt Division

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In re:

Debra V Blank * Case No.: 12-32758
Chapter 7

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Debra V Blank

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Adv No.:

Plaintiff,

*

vs.

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FIA Card Services, NA

*

*

Defendant.

COMPLAINT TO RECOVER PREFERENCE

1. This case was commenced by the Debtor/Plaintiff, Debra V Blank, by filing a voluntary petition under Chapter 7 of the Bankruptcy Code on December 24, 2012.

2. This Complaint is filed pursuant to 11 USC §522(h), to recover a transfer of the Debtor's exempt property to Defendant, FIA Card Services, NA. The Court has jurisdiction over this proceeding pursuant to 28 USC §1334. This is a core proceeding.

3. On or about June 18, 2012 the Defendant caused to be issued an attachment on the Debtor's wages from the Debtor's employer, Citigroup, 242 Trumbull Street, Hartford, CT 06103.

4. Pursuant to this garnishment, during the 90 preference period, for payment of an

antecedent debt to Defendant , Defendant collected \$1290.65.

5. The Debtor listed this claim on schedule B and exempted it on schedule C. The trustee has abandoned this property.

6. The aforesaid transfer to Defendant was not voluntary nor did the Debtor conceal any of the property involved.

7. The transfer to Defendant was on account of the antecedent debt , while the Debtor was insolvent, enabled Defendant to receive more than it would have received if the transfer had not been made, because the Defendant would have received no dividend in the debtor's bankruptcy case.

WHEREFORE, the Plaintiff prays for judgment against the Defendant ordering it to return the \$1290.65 obtained by it as described above and ordering such other and further relief as is just and proper

Date: April 11, 2013

/s/Alex Bognar

Alex Bognar 07087
Attorney for Movant
223 N. Prospect Street
Suite 207
Hagerstown, MD 21740
301 393 4440